

WHAT IS CLAIMED IS:

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1 A system for routing electronic account data, comprising:

5 a first provider of account services having a first user service provider for communicating account data initiated from a first set of users, and a first customer service provider for communicating the account data with a first set of customers;

10 a second provider of account services having a second user service provider for communicating account data initiated from a second set of users, and a second customer service provider for communicating the account data with a second set of customers; and

15 an electronic account exchange system communicating with the first and second user service providers and the first and second customer service providers, the electronic account exchange system being operable to permit one or more of the first set of users to communicate its account data with one or more of the second set of customers.

2. The system of claim 1, wherein the electronic account exchange system is operable to permit one or more of the second set of users to communicate its account data with one or more of the first set of customers.

3. The system of claim 1, further comprising three or more providers of account services each having a user service provider for communicating account data initiated from a distinct set of users, and a customer service provider for communicating the account data with

a distinct set of customers, wherein the electronic account exchange system is operable to permit any user to communicate its account data with any customer.

4. The system of claim 3, wherein the electronic account exchange system includes an electronically searchable user directory operable to provide an index for linking the user service providers with the customer service providers.

5. The system of claim 4, wherein the user directory includes, for each user, at least one of a user identifier, a user name, user customer service contact information, account payment information, account presentment information, user routing information, and remittance information.

6. The system of claim 5, wherein the user identifier includes an alpha-numeric code.

7. The system of claim 5, wherein the user customer service contact information includes at least one of a name, an address, a phone number, a facsimile number, a URL address, and an electronic mail address.

8. The system of claim 5, wherein the account payment information includes at least one of a mechanism for account payment, payment instruments accepted, and remittance details.

9. The system of claim 5, wherein the account presentment information includes at least one of an electronic address at which detailed account information

5 may be found, a user business identifier, and enrollment requirements.

5 10. The system of claim 5, wherein the electronic account exchange system includes an electronic account routing system operable to direct the account data between one or more of the user service providers and one or more of the customer service providers based on the information contained in the user directory.

5 11. The system of claim 3, wherein the account data represent bills initiated by billing parties who provide goods or services to the customers;

5 the user service providers are billing service providers; and

the providers of account services are banks which include respective billing service providers and customer service providers.

5 12. The system of claim 11, wherein any of the customer service providers is operable to request billing information for presentment to one or more of its customers as a function of at least one of a specified time period and a specified customer.

5 13. The system of claim 12, wherein the electronic account exchange system is operable to route the request to respective billing service providers as a function of at least one of the specified time period and the specified customer.

14. The system of claim 13, wherein the respective billing service providers are operable to provide at least a subset of the billing information initiated from respective billing parties to the one or more customer service providers requesting the billing information via the electronic account exchange system.

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~~15. The system of claim 14, wherein the subset of the billing information includes an electronic address at which the billing information may be viewed by the respective customer.~~

16. The system of claim 15, wherein the electronic address is an internet URL address.

17. The system of claim 15, wherein the customer service providers are operable to notify the respective customers to which the billing information is directed that payments on the respective bills are required by presenting the subset of billing information.

18. The system of claim 17, wherein the customer service providers are operable to provide the respective customers an activator which is capable of indicating that the customer desires to electronically pay the bill.

19. The system of claim 15, wherein an activator is provided at the electronic address at which the customer may view the billing information, which activator is capable of indicating that the customer desires to electronically pay the bill.

20. The system of claim 19, wherein the customer service provider is operable to execute payment of the bill when the customer executes the activator.

21. The system of claim 20, wherein the customer service provider need not be a holder of a financial account of the customer to execute payment of the bill.

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22. A system for routing electronic account data, comprising:

a first provider of account services having a first billing service provider for communicating bills initiated from a first set of billing parties, and a first customer service provider for communicating the bills to a first set of customers;

a second provider of account services having a second billing service provider for communicating bills initiated from a second set of billing parties, and a second customer service provider for communicating the bills to a second set of customers; and

an electronic bill exchange system communicating with the first and second billing service providers and the first and second customer service providers, the electronic bill exchange system being operable to permit the first and second providers of account services to communicate settlement information which includes amounts of funds released by at least one of the customer service providers to pay bills on behalf of one or more customers for whom the one or more customer service providers does not hold a financial account.

23. The system of claim 22, wherein the settlement information is communicated over the electronic bill exchange system periodically.

24. The system of claim 23, wherein the settlement information is communicated over the electronic bill exchange system on a daily basis.

25. The system of claim 22, wherein the settlement information includes (i) amounts of funds released, (ii) identities of the customers for whom bills have been paid, (iii) identities of customer service providers holding the respective financial accounts for the customers for whom bills have been paid.

26. The system of claim 25, wherein at least one of the customer service providers who release funds to pay bills on behalf of respective customers may communicate settlement information over the electronic bill exchange system during a single transmission concerning at least one of (i) more than one amount of funds released, (ii) more than one customer, and (iii) more than one identity of customer service provider holding a financial account for a customer for whom a bill has been paid.

27. The system of claim 26, wherein the electronic bill exchange system is operable to route subsets of the settlement information to respective service providers holding financial accounts for the customers for whom bills have been paid.

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28. A method of routing electronic account data, comprising the steps of:

a) initiating account data from a user among a plurality of sets of users and communicating the account data to a respective user service provider among a plurality of user service providers, each associated with a set of users;

b) communicating the account data to an electronic account exchange system for linking the user service providers with a plurality of customer service providers, each customer service provider being associated with a respective set of customers;

c) routing the account data to any one of the customer service providers based on routing criteria; and

d) communicating the account data from the customer service provider to a customer from among the plurality of sets of customers, such that

any of the users is capable of communicating account data to any of the customers.

29. The method of claim 28, further comprising the step of obtaining the routing criteria by searching an electronically searchable user directory associated with the electronic account exchange system, the directory for providing an index for linking the user service providers with the customer service providers.

30. The method of claim 29, wherein the user directory includes, for each user, at least one of a user identifier, a user name, user customer service contact information, account payment information, account

5 presentment information, user routing information, and remittance information.

31. The method of claim 30, wherein the user identifier includes an alpha-numeric code.

32. The method of claim 30, wherein the user customer service contact information includes at least one of a name, an address, a phone number, a facsimile number, a URL address, and an electronic mail address.

33. The method of claim 30, wherein the account payment information includes at least one of a mechanism for account payment, payment instruments accepted, and remittance details.

5 34. The method of claim 30, wherein the account presentment information includes at least one of an electronic address at which detailed account information may be found, a user business identifier, and enrollment requirements.

5 35. The method of claim 30, wherein the electronic account exchange system includes an electronic account routing system operable to direct the account data between one or more of the user service providers and one or more of the customer service providers based on the information contained in the user directory.

36. The method of claim 28, wherein the account data represent bills initiated by billing parties who provide goods or services to the customers;

5 the user service providers are billing service providers; and

 the providers of account services are banks which include respective billing service providers and customer service providers.

37. The method of claim 36, wherein any of the customer service providers is operable to execute the step of requesting billing information for presentment to one or more of its customers as a function of at least one of a specified time period and a specified customer.

38. The method of claim 37, further comprising the step of routing the request to respective billing service providers using the electronic account exchange system as a function of at least one of the specified time period and the specified customer.

39. The method of claim 38, further comprising the step of providing at least a subset of the billing information initiated from respective billing parties to the one or more customer service providers requesting the billing information via the respective billing service providers and the electronic account exchange system.

40. The method of claim 39, wherein the subset of the billing information includes an electronic address at which the billing information may be viewed by the respective customer.

41. The method of claim 40, wherein the electronic address is an internet URL address.

42. The method of claim 40, further comprising the step of presenting the subset of billing information to the respective customers to which the billing information is directed via the customer service providers.

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43. The method of claim 40, wherein an activator is provided at the electronic address at which the customer may view the billing information, which activator is capable of indicating that the customer desires to electronically pay the bill.

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44. The method of claim 43, further comprising the step of executing payment of the bill when the customer executes the activator via the customer service provider.

45. The method of claim 44, wherein the customer service provider need not be a holder of a financial account of the customer to execute payment of the bill.